

ProCommerce Bank Ltd.

(in 000 RUB)

<u>ASSETS</u>	<u>July 31, 2013</u>	<u>June 30, 2013</u>	<u>Mar 31, 2013</u>	<u>Dec 31, 2012</u>	<u>Dec 31, 2011</u>
Cash and cash equivalent	10 736	27 019	4 718	3 760	2 574
Correspondent accounts	403 515	71 079	111 920	92 137	106 782
Interbank placements	140 000	180 000	305 000	205 000	150 000
<i>Loans to Customers</i>					
Retail / Micro Loans	162 438	147 584	143 275	146 494	169 260
Small Business (SME) Loans	346 364	382 453	348 525	325 502	289 985
Total Loans (before Loan Loss Provisions)	508 802	530 037	491 800	471 996	459 245
Loan Loss Provisions	(22 678)	(21 437)	(20 327)	(17 909)	(14 637)
Total Loans Net	486 124	508 600	471 473	454 087	444 608
Property and equipment	2 722	2 827	2 666	3 063	3 373
Other assets	6 751	6 565	6 562	6 366	6 782
TOTAL ASSETS	1 049 848	796 090	902 339	764 413	714 119
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>					
Customer balances	622 925	385 465	514 595	355 410	297 769
Time deposits	49 475	34 474	33 335	67 809	111 637
Interbank borrowings	0	0	0	0	0
Borrowings thru debt instruments	64 073	62 202	45 424	37 409	62 274
Other liabilities	4 878	5 620	4 730	5 110	2 736
Total Liabilities	741 351	487 761	598 084	465 738	474 416
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	148 890
Retained Earnings	99 784	99 785	99 785	90 813	84 994
Last year profit	0	0	0	0	0
Current year profit	9 823	9 654	5 580	8 972	5 819
Shareholders' Equity	308 497	308 329	304 255	298 675	239 703
TOTAL LIABILITIES AND EQUITY	1 049 848	796 090	902 339	764 413	714 119
Commitments and Contingent Liabilities	150 501	118 974	154 513	149 140	80 097
Letters of Credit (issued)	0	0	0	0	3 063

INCOME STATEMENT

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